

# Willis Personal Insurance Privacy Policy Notice

## PURPOSE OF THIS NOTICE

We understand your privacy is important. You have received this notice in accordance with applicable state and federal laws because you are a current or potential customer of ours. This information will help you understand what types of nonpublic personal information – information about you that is not publicly available – we collect, how we use it and how we protect your privacy.

## OUR PRIVACY POLICIES AND PRACTICES

**1. What information is collected:**

The types of information we collect vary according to the products or services provided and may include account balances, income, assets, insurance premiums, credit reports, marital status, payment history, claims histories, and risk characteristics and activities. We also may collect nonpublic personal health information, like medical reports, for certain types of insurance policies in order to underwrite the policy, administer claims or perform other insurance related functions.

**2. How we collect information:**

Our primary source of information is from applications for insurance and other related forms. In addition, we may receive information about you from our affiliates or from a consumer reporting agency.

**3. What information is disclosed:**

We only disclose nonpublic personal information about you as permitted by law. We disclose this information to assist us in providing you with the insurance and financial products and services you need, including claims services, if necessary. We may also disclose this information to our affiliates for marketing purposes as permitted by law.

**4. How we protect this information:**

We protect your non-public personal information. The only employees who have access to such information are those who must have it in order to provide products or services to you. In order to protect your non-public personal information we maintain physical, electronic, and procedural safeguards that comply with federal and state regulations.

**5. Our policy regarding dispute resolution:**

Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

**6. Your right to access and correct information:**

You have the right to view and correct any personal information we may collect about you. If you believe any of the information we have obtained about you is incomplete or incorrect, you may request that we make corrections, additions or deletions to the disputed information. Please send any requests to the Group Compliance, Privacy Officer at the contact information listed below.

## CONTACT INFORMATION

If you have a question about this Privacy Policy Notice, you may contact the Group Compliance, Privacy Officer by mail at Willis North America, Inc., One World Financial Center, 200 Liberty Street, 3rd Floor, New York, New York 10281, by phone at (212) 915-8888 or by e-mail at [group.compliance@willis.com](mailto:group.compliance@willis.com).

January 1, 2006